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THE CHURCHES.

First Presbyterian.

Rev. George L. Curtis, Pastor. Sunday services: Morning worship 10:30 A.M.; Sabbath-school 12:10. Christian Endeavor, 7:00. Evening worship, 7:45 o'clock. Prayer-meeting each Wednesday night.

Westminster Church.

Rev. George A. Pauli, Pastor. Divine Worship at 10:30 A.M. and 7:45 P.M. Sunday-school at 12 M. Young People's Prayer Meeting at 6:45 P.M. A cordial welcome all.

Park Methodist Episcopal.

Rev. Dr. C. S. Woodruff, pastor. Men's meeting Mizpah Brotherhood 9:45 A.M. Church Services at 10:30 A.M. and 7:30 P.M. Sunday-school at 12 M. Epsworth service Epsworth League a 7 P.M. Tuesday evening's classes meet at 8 P.M. Wednesday evening, prayer Service at 8 P.M. Friday afternoon at 3 o'clock Junior Epsworth League.

German Presbyterian.

Sunday services: Preaching by the pastor, Rev. Remi J. Buttinghausen, at 10:30 A.M. and 7:30 P.M. Sunday-school at 2:15 P.M. Prayer-meeting, Tuesday at 8 P.M. Young People's Society, Friday, at 8 P.M. Young Men's Christian Association meets on Thursday evenings at 8 P.M.

First Baptist Church.

Rev. Fred W. Bule, pastor. Sabbath preaching services at 10:30 A.M. and 7:30 P.M. Sunday-school at 12 M. Young Men's Prayer and Soul Winner's Circle, Sabbath at 6:45 P.M. Christian Endeavor meeting Tuesday at 8 P.M. General Prayer and Conference meeting Wednesday at 8 P.M. Junior Endeavor Friday at 3:30 P.M. Everybody welcome. All seats free.

Unity Church, (Unitarian).

Rev. Leslie Willis Sprague, B.D. Minister. Church Street, Montclair, next door to the Public Library. Sunday service at 10:45. Sunday-school at 12 o'clock. The Minister will speak to-morrow morning. Topic: "Co-workers with the Eternal." All seats are free, and the public is cordially invited.

Bloomfield Mission.

Glenwood Avenue, near Centre. Sunday-school at 3:30 P.M. Gospel service on Sabbath evening at 8 o'clock.

Witnessing M.E. Church.

Rev. S. Trevena Jackson, Ph.D., Pastor. Devotional Meeting, 9:30 A.M.; Preaching, 10:30 A.M., subject, "Good Cheer." Sunday-school at 2:30 P.M. Epsworth League, at 6:30 P.M. Preaching at 7:30 P.M. "Does Death End All?"

Church of the Sacred Heart.

The Rev. J. M. Nardiello, pastor. First Mass, 6:30 A.M. Mass and sermon, 8:30 A.M. High Mass and sermon, 10:30 A.M. Sunday-school, 3 P.M. Vesper service, 3:30 P.M.

Christ Episcopal.

Corner Bloomfield and Park Avenues. The Rev. Edwin A. White, rector.

SCHOOL SERVICES: Celebration of Holy Communion, 11 A.M. Morning prayer and sermon, 11 A.M. Sunday-school at 9:30 A.M. Choral Even Song at 4:30 P.M.

East Orange Baptist Church. Prospect Street. Services at 11 o'clock A.M. and 7:45 P.M. Sunday School at 2:30 P.M. Prayer-meeting at 7:45 Friday evening.

Montgomery Chapel.

Wilson S. Phraner, Superintendent. Preaching every Sunday evening at 8 o'clock. Service of Song at 7:45 P.M. Sunday-school at 3 P.M. Young People's meeting at 7:15 P.M.

During the week the gymnasium and reading-room will be open for men and boys on Monday, Tuesday, Wednesday and Saturday evenings from 7:30 to 10 P.M. and on Saturday afternoon from 3:30 to 5:30 P.M.; for ladies and girls on Thursday evening from 7:30 to 10 P.M. Montgomery Chapel Cadets will drill on Friday evening.

Ascension Chapel—Episcopal. Corner Montgomery Street and Berkeley Avenue. Rev. Edwin A. White, Minister in charge. Holy Communion 8:30 A.M. Sundays. Sunday-school at 3:00 P.M. Evening service at 7:45 o'clock.

Silver Lake Union Chapel. Franklin street, corner Belmont avenue. Sabbath services: Sunday-school, 7 P.M. Preaching, 8 P.M. Week-day prayer meeting, Thursday evening 8 P.M. Everybody welcome.

Glen Ridge Congregational. Corner of Ridgewood Avenue and Clark Street. Rev. Elliott Wilber Brown, D.D., Pastor. Sunday morning Services, 10:45 A.M. Wednesday evening prayer-meeting, Thursday evening 8 P.M.

St. John's Lutheran Church. Corner Liberty Street and Austin Place. Rev. H. A. Stetlander, pastor. Services 10:45 A.M. and 7:45 P.M. Sunday-school at 2 P.M. Ladies' Aid Society first Sabbath of every month at 3 P.M. Junior Society last Thursday of every month at 7:45 P.M.

Injunction Denied.

Vice-Chancellor Emery on Wednesday denied a motion for a preliminary injunction, made by Egbert J. Tamblyn, acting in behalf of the township of Belleville, to restrain the city of Orange and the towns of Montclair and Bloomfield from discharging sewage from the tidal basin in Belleville, used jointly by the three defendant municipalities, into the Passaic river at other times than within two hours after each ebb tide. An application to the same purpose had been made before Vice-Chancellor Stevens last week, but the case went over, with the understanding that an amended bill would be filed, making Montclair and Bloomfield co-defendants.

The amended bill was filed Wednesday by Mr. Tamblyn, and the towns named were represented by Edwin B. Goodell and Charles A. Halpin, respectively. In opposition to the granting of a rule, City Counselor Lord of Orange argued that the bill contained no allegation that any irreparable mischief is liable to ensue by the action of the defendants in discharging sewage into the Passaic river at all hours of the day and night, irrespective of the alleged agreement referred to in the bill of complaint, and that, therefore, a temporary injunction should not issue.

"Furthermore," Mr. Lord went on to say, "a temporary injunction should not issue because it would be impossible for the defendants to obey it without creating a much greater nuisance, and if an injunction were granted the inhabitants of Orange, Montclair and Bloomfield, numbering altogether 50,000, would have no means of getting rid of their sewage."

Mr. Lord cited an opinion by former Chancellor McGill in the case of the Attorney-General against the city of Paterson, in which it was held that "pending a hearing in a suit to enjoin a city from discharging sewage into a river, an injunction may be granted restraining the city from increasing the discharge where the potability of the water is destroyed and noxious smells arise from the polluted water, which produce general discomfort to the inhabitants along the river, but the city will not be enjoined from continuing to discharge sewage until it has had a reasonable time to provide other means to dispose thereof."

In reply to a query by the Court Mr. Lord, after consulting with counsel for the other defendants, said that he was ready to argue the law points involved, but that he intended to demur to the bill.

On this representation the Vice-Chancellor said he would deny the present motion, without prejudice to any future application for its renewal.

The Royal Arcanum.

The New Jersey Trade Review, the official journal of the Retail Merchants' Association of New Jersey, and edited and managed by Paul V. Flynn of Newark, who has long been associated with the press of that city, in its issue of July 1 devoted considerable space to discussing fraternal insurance in reference to the trouble in the Royal Arcanum. It shows conclusively that "life insurance at cost" is a fallacy, and that any fraternal organization that resorts to it is sure to come to grief. The journal says that on December 31, 1904, the total assets of the Royal Arcanum were stated at \$3,435,504; liabilities, \$920,455; total insurance, \$480,548,000; and membership, 305,083. If the Royal Arcanum should go into liquidation," says the journal, "these figures prove that each member would receive less than ten dollars. What a splendid showing for business men! About five years ago the Supreme Council, with the consent of the rank and file, created a reserve fund. Then twelve assessments at the old rate were levied. It was decided to collect twenty-one assessments at the old rate a year and divide them into twelve—the surplus thus raised to form a reserve fund from which all assessments over and above the twenty-one should be paid. For some time this reserve has been drawn upon, and at the recent bi-annual convention of the Supreme Council the whole system was revolutionized and all old contracts thrown to the wind. Before taking such radical measures why did not the Supreme Council take the rank and file into its confidence?"

Mr. Flynn also refers to similar trouble in the Catholic Benevolent Legion—in which he has long taken a prominent part—which, he says, was practically legislated out of existence about a year ago by abolishing all existing contracts with its members and substituting another series of assessments. As a consequence, he says, 13,689 members were lost to that society from July 1 to December 31, 1904. In 1898 the membership was 47,430; in 1900 it was 41,984; and on December 31 last it was 22,346, burdened with \$31,322,350 insurance, with a death rate of 19.7; and according to the sworn statement filed with the Insurance Commissioner at Albany, N.Y., there were no assets at the close of the year.

In reference to the Royal Arcanum Mr. Flynn says: "It has seen its day—it lived too long. If the purpose of its Supreme body is to violate all contracts with its more than 300,000 members, there is war in the camp, and it need not surprise us if upwards of 100,000 members would leave the Arcanum before the close of the year. The men, for the most part, who will go out are

THE CHURCHES—Continued.

BROOKDALE REFORMED.

Rev. W. E. Bogardus, Pastor. Sunday services: Sabbath school at 9:45 A.M.; Christian Endeavor at 7:15 P.M.; preaching services at 8:00 P.M. Prayer meeting on Wednesday evening at 8:00 o'clock.

BROOKDALE BAPTIST.

Rev. J. H. Brittain, pastor. Sabbath preaching services at 3:15 P.M.; Sunday-school at 2:00 P.M.; prayer-meeting, Wednesday at 8 P.M.

The Young People's Society have added much to the brightness and comfort of the evening exercises by putting in electric lights.

they who will be able to secure legitimate life insurance in an old line company. Of course, the members who are ill health or physically incapable of passing a medical examination will remain in the Arcanum."

Montclair's Park Scheme.

The action of the Town Council on Monday night in accepting the report of the Citizens' Park Committee, and deciding upon issuing bonds in the sum of \$100,000 for the purchase of the lands selected by the committee, will meet with the approval of those citizens who have the interest of Montclair at heart. The sum to be expended is a large one, and, in the light of past experience in public improvements, it will grow considerably before the parks are accomplished fact. But there is no help for it, if the parks are to be provided that will prove a blessing to those who most need them and a source of pleasure to all who make their homes in Montclair. Much of the beauty of our town is due to its favorable location and very little to artificial adornment. Soon—much sooner than most of us contemplate—the remaining open tracts will be occupied by dwellings, and it was good judgment and wise forethought that led the members of the Citizens' Park Committee to secure fifty-odd acres for park purposes now—before it is too late.

In this connection it is to be hoped that some of the proposed parks may become available as playgrounds. The boys of Montclair are less favored in this respect than those in the city, where there are base-ball fields and playgrounds laid out and maintained at the public expense. Much of the burden of taxation for the payment of the bonds will fall upon the small property owners in the centre of the town, where there will be no parks, and it is but fair that their children should have playgrounds or recreation fields somewhere. We believe that this feature will not be ignored, for the citizens of Montclair, rich and poor alike, are disposed to be just to one another, and it is greatly due to this spirit that makes Montclair the clean and wholesome town that it is.—Montclair Times.

MUSICAL INSTRUCTION.

Mrs. Helen Clark Hummel, graduate of Stern's Conservatory, Berlin, will receive pupils in piano and singing.

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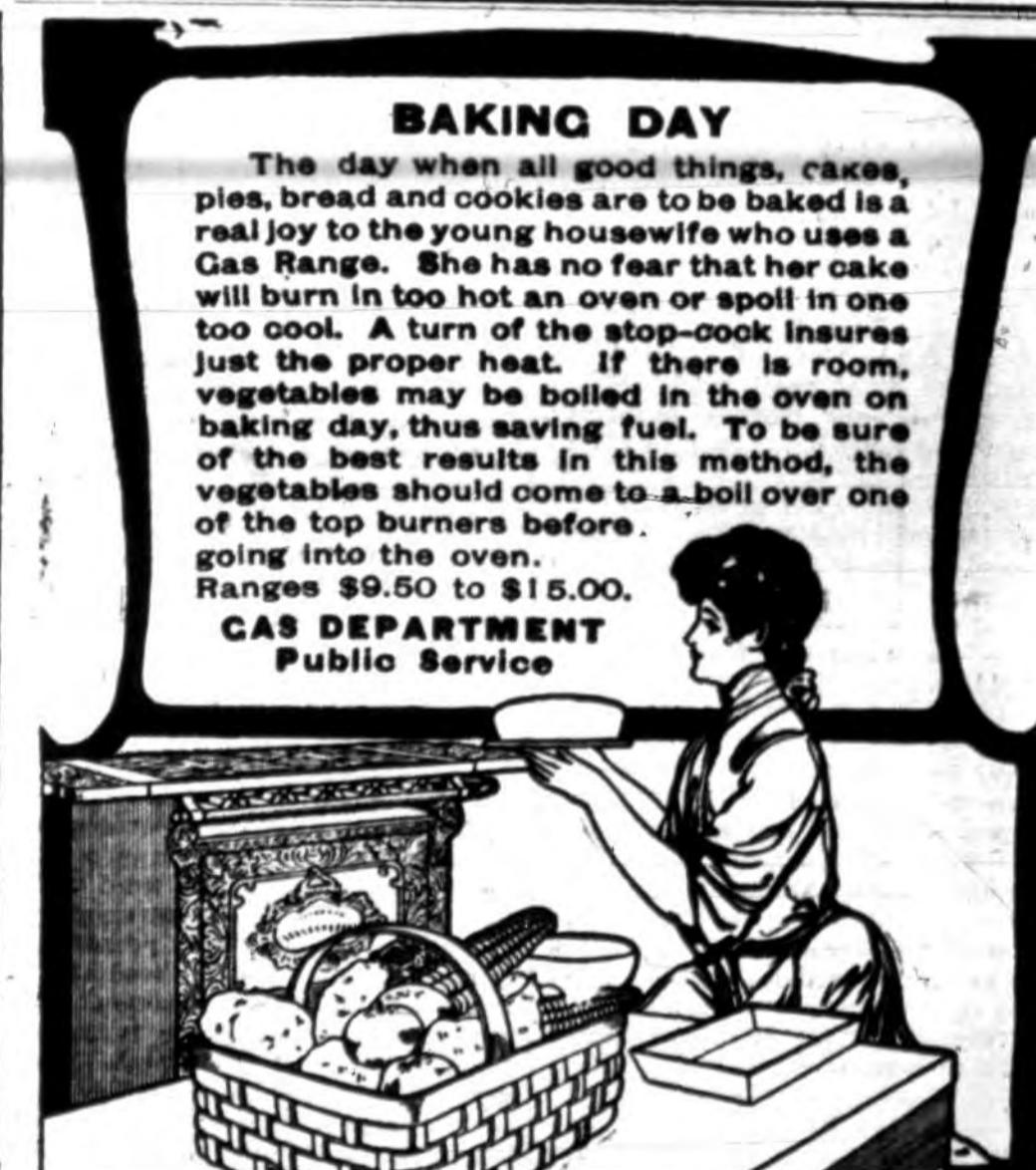
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